



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [SPEND LIFE WISELY COMPANY, INC.](#)

City/State [DURANT, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [14,553,474](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SPEND LIFE WISELY COMPANY, INC.](#)

[1400 WEST MAIN STREET](#)

[DURANT, OK 74701](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	13,367,133			11,219,301			11,443,070			9,427,267			7,561,976		
Net income (\$000)	116,021			121,351			178,108			115,902			48,426		
Number of BHCs in peer group	132			132			130			128			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.41	2.79	92	3.43	2.65	92	3.43	2.60	93	3.33	2.77	82	3.54	3.21	67
+ Non-interest income	1.42	0.94	78	2.04	1.09	88	2.01	1.04	89	2.50	1.21	88	1.75	0.90	91
- Overhead expense	3.28	2.18	90	3.50	2.21	92	3.40	2.17	92	3.89	2.57	87	3.63	2.59	87
- Provision for credit losses	0.14	0.10	71	0.15	-0.12	96	0.11	-0.09	91	0.52	0.51	56	0.21	0.12	82
+ Securities gains (losses)	0	0	45	0.03	0.01	91	0.02	0.01	87	0.13	0.02	95	0.04	0.01	91
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent)	1.41	1.46	51	1.85	1.76	62	1.96	1.66	75	1.56	1.04	83	1.49	1.53	42
Net operating income	1.16	1.10	61	1.44	1.34	63	1.56	1.26	78	1.23	0.81	82	0.64	1.19	10
Net income	1.16	1.10	61	1.44	1.34	63	1.56	1.26	78	1.23	0.82	81	0.64	1.19	10
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.19	3.36	91	4.18	3.12	92	4.16	3.06	93	4.43	3.55	93	5.06	4.49	86
Interest expense	0.58	0.35	83	0.56	0.26	90	0.53	0.25	89	0.89	0.52	87	1.29	1.02	76
Net interest income (tax equivalent)	3.61	3.01	90	3.62	2.85	91	3.63	2.80	92	3.54	3.01	80	3.76	3.45	64
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.09	43	0.03	0.12	23	0.02	0.11	27	0.13	0.27	37	0.14	0.11	66
Earnings coverage of net loan and lease losses (X)	66.97	36.38	73	89.78	26.30	87	111.32	39.72	81	21.22	22.91	65	16.95	22.46	51
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.17	32	1.08	1.32	30	1.03	1.23	32	1.12	1.58	22	0.82	0.94	35
Allowance for loan and lease losses / Total loans and leases	0.97	1.15	30	1.05	1.30	29	1.01	1.20	32	1.08	1.55	23	0.81	0.93	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.39	50	0.42	0.58	37	0.47	0.49	51	0.72	0.71	58	1.05	0.56	86
30-89 days past due loans and leases / Total loans and leases	0.11	0.33	28	0.20	0.29	43	0.11	0.32	19	0.15	0.39	17	0.60	0.31	84
Liquidity and Funding															
Net noncore funding dependence	17.44	5.89	86	10.73	-3.31	87	7.74	-2.33	83	11.83	3.20	78	14.16	10.70	61
Net short-term noncore funding dependence	14.21	0.87	90	5.68	-9.17	90	3.47	-7.71	83	2.22	-4.76	75	4.98	5.88	43
Net loans and leases / Total assets	77.84	63.09	86	77.55	58.81	90	77.28	58.67	87	76.11	61.58	90	73.27	72.36	47
Capitalization															
Tier 1 leverage ratio	7.74	9.22	15	8.02	9.07	21	8.14	8.98	29	8.21	9.13	22	8.57	10.39	10
Holding company equity capital / Total assets	6.97	9.68	13	7.64	10.79	8	7.75	10.71	10	7.68	11.16	7	8.43	11.37	10
Total equity capital (including minority interest) / Total assets	6.97	9.81	12	7.64	10.91	6	7.75	10.82	8	7.68	11.29	6	8.43	11.43	9
Common equity tier 1 capital / Total risk-weighted assets	8.42	11.79	2	8.29	12.64	0	8.53	12.42	0	8.50	12.38	1	8.88	12.50	4
Net loans and leases / Equity capital (X)	11.17	6.64	96	10.15	5.47	96	9.97	5.53	96	9.91	5.58	96	8.69	6.55	89
Cash dividends / Net income	0	31.93	3	3.60	27.22	10	2.46	28.27	8	0	42.30	4	26.99	25.65	49
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			93.20	
Growth Rates															
Assets	21.34	6.04	84	15.65	9.51	78	18.72	10.50	83	29.79	16.68	83	15.67	8.66	81
Equity capital	10.68	-3.83	84	20.87	7.52	89	19.89	7.46	87	18.19	6.99	87	15.67	12.19	72
Net loans and leases	21.78	14.48	78	15.71	-0.66	90	20.54	3.36	89	34.83	9.07	91	20.06	8.63	84
Noncore funding	78.58	36.20	80	-19.65	-21.64	56	-12.09	-14.79	55	32.43	-12.18	93	39.78	4.16	89
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0.29	0.01	93
Long-term debt / Equity capital	14.83	11.91	72	17.36	10.65	77	16.37	10.95	76	19.57	13.56	76	14.57	3.86	88
Equity investment in subsidiaries / Equity capital	120.94	104.01	92	118.45	103.15	93	116.16	103.22	91	120.25	102.81	95	119.65	104.21	93
Cash from ops + noncash items + op expense / Op expense + dividends	183.41	118.32	75	166.13	155.61	63	235.32	154.48	79	227.82	147.24	84	159.08	152.31	65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	365,929	311,207	421,666	361,638	320,749	17.58	118.28
Income from lease financing receivables.....	167	226	290	309	368	-26.11	-32.39
Fully taxable income on loans and leases.....	363,758	308,702	418,362	358,327	317,585	17.83	120.20
Tax-exempt income on loans and leases.....	2,338	2,731	3,594	3,620	3,532	-14.39	-13.15
Estimated tax benefit on income on loans and leases.....	514	705	866	875	853	-27.13	-62.93
Income on loans and leases (tax equivalent).....	366,610	312,138	422,822	362,822	321,970	17.45	116.58
Investment interest income (tax equivalent).....	24,040	18,999	25,249	27,443	31,786	26.54	64.48
Interest on balances due from depository institutions.....	3,036	499	688	988	4,461	508.42	133.36
Interest income on other earning assets.....	3,585	1,385	1,898	1,627	1,114	158.84	454.10
Total interest income (tax equivalent).....	397,271	333,021	450,657	392,880	359,331	19.29	113.78
Interest on time deposits of \$250K or more	1,762	3,912	4,531	11,129	15,196	-54.96	-34.38
Interest on time deposits < \$250K.....	2,386	9,345	10,509	28,192	31,045	-74.47	-61.51
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	28,455	13,858	19,531	15,836	23,874	105.33	504.27
Interest on other borrowings and trading liabilities.....	15,576	10,358	13,624	15,602	15,617	50.38	101.34
Interest on subordinated debt and mandatory convertible securities	6,887	7,212	9,616	7,882	6,048	-4.51	107.88
Total interest expense.....	55,066	44,685	57,811	78,641	91,780	23.23	123.46
Net interest income (tax equivalent).....	342,205	288,336	392,846	314,239	267,551	18.68	112.29
Non-interest income.....	142,641	171,706	230,301	236,048	132,065	-16.93	78.58
Adjusted operating income (tax equivalent)	484,846	460,042	623,147	550,287	399,616	5.39	101.12
Overhead expense.....	328,676	294,787	388,910	366,541	274,292	11.50	91.18
Provision for credit losses.....	14,525	12,684	12,726	48,573	15,942		33.82
Securities gains (losses)	0	2,806	2,806	12,037	3,032	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	141,597	155,421	224,409	147,089	112,617	-8.89	137.39
Applicable income taxes	23,284	31,347	42,930	28,023	61,416	-25.72	290950.00
Tax equivalent adjustments	2,292	2,723	3,371	3,164	2,775	-15.83	-27.88
Applicable income taxes (tax equivalent).....	25,576	34,070	46,301	31,187	64,191	-24.93	702.76
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	116,021	121,351	178,108	115,902	48,426	-4.39	105.49
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	116,021	121,351	178,108	115,902	48,426	-4.39	105.49
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	116,021	121,351	178,108	115,902	48,426	-4.39	105.49
Investment securities income (tax equivalent).....	24,040	18,999	25,249	27,443	31,786	26.54	64.48
US Treasury and agency securities (excluding mortgage-backed securities)	702	307	309	1,402	4,837	128.66	-74.59
Mortgage-backed securities	11,668	7,604	10,350	12,966	16,798	53.45	64.04
All other securities	11,670	11,088	14,590	13,075	10,151	5.25	146.24
Cash dividends declared	0	4,373	4,373	0	13,068	-100.00	-100.00
Common	0	4,373	4,373	0	13,068	-100.00	-100.00
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent)
 Less: Interest expense
 Equals: Net interest income (tax equivalent)
 Plus: Non-interest income
 Equals: adjusted operating income (tax equivalent)
 Less: Overhead expense
 Less: Provision for credit losses
 Plus: Realized gains (losses) on held-to-maturity securities
 Plus: Realized gains (losses) on available-for-sale securities
 Plus: other tax equivalent adjustments
 Equals: Pretax net operating income (tax equivalent)

 Less: Applicable income taxes (tax equivalent)
 Less: Minority interest
 Equals: Net operating income

 Plus: Net extraordinary items
 Equals: Net income
 Memo: Net income (last four quarters)
 Net income—BHC and noncontrolling (minority) interest

Margin Analysis

Average earning assets / Average assets
 Average interest-bearing funds / Average assets
 Interest income (tax equivalent) / Average earning assets
 Interest expense / Average earning assets
 Net interest income (tax equivalent) / Average earning assets

Yield or Cost

Total loans and leases (tax equivalent)
 Interest-bearing bank balances
 Federal funds sold and reverse repos
 Trading assets
 Total earning assets

Investment securities (tax equivalent)
 US Treasury and agency securities (excluding mortgage-backed securities)
 Mortgage-backed securities
 All other securities

Interest-bearing deposits
 Time deposits of \$250K or more
 Time deposits < \$250K
 Other domestic deposits
 Foreign deposits

Federal funds purchased and repos
 Other borrowed funds and trading liabilities
 All interest-bearing funds

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Interest income (tax equivalent)	3.96	3.12	91	3.96	2.90	93	3.94	2.85	92	4.17	3.27	93	4.75	4.19	85
Less: Interest expense	0.55	0.33	83	0.53	0.24	90	0.51	0.23	89	0.83	0.48	88	1.21	0.95	76
Equals: Net interest income (tax equivalent)	3.41	2.79	92	3.43	2.65	92	3.43	2.60	93	3.33	2.77	82	3.54	3.21	67
Plus: Non-interest income	1.42	0.94	78	2.04	1.09	88	2.01	1.04	89	2.50	1.21	88	1.75	0.90	91
Equals: adjusted operating income (tax equivalent)	4.84	3.77	89	5.47	3.80	93	5.45	3.70	93	5.84	4.04	93	5.28	4.16	85
Less: Overhead expense	3.28	2.18	90	3.50	2.21	92	3.40	2.17	92	3.89	2.57	87	3.63	2.59	87
Less: Provision for credit losses	0.14	0.10	71	0.15	-0.12	96	0.11	-0.09	91	0.52	0.51	56	0.21	0.12	82
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0.03	0.01	91	0.02	0.01	87	0.13	0.02	95	0.04	0.01	91
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.41	1.46	51	1.85	1.76	62	1.96	1.66	75	1.56	1.04	83	1.49	1.53	42
Less: Applicable income taxes (tax equivalent)	0.26	0.34	19	0.40	0.41	58	0.40	0.38	65	0.33	0.23	78	0.85	0.35	97
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income	1.16	1.10	61	1.44	1.34	63	1.56	1.26	78	1.23	0.81	82	0.64	1.19	10
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.16	1.10	61	1.44	1.34	63	1.56	1.26	78	1.23	0.82	81	0.64	1.19	10
Memo: Net income (last four quarters)	1.32	1.10	78	1.43	1.30	66	1.56	1.26	78	1.23	0.82	81	0.64	1.19	9
Net income—BHC and noncontrolling (minority) interest	1.16	1.11	60	1.44	1.35	61	1.56	1.27	78	1.23	0.83	81	0.64	1.19	9
Margin Analysis	94.58	92.93	72	94.65	93.09	68	94.62	93.08	69	94.07	92.32	71	93.98	93.22	59
Average earning assets / Average assets	69.16	60.58	81	68.86	61.98	77	68.92	61.99	77	70.22	64.06	76	70.44	70.66	49
Average interest-bearing funds / Average assets	4.19	3.36	91	4.18	3.12	92	4.16	3.06	93	4.43	3.55	93	5.06	4.49	86
Interest income (tax equivalent) / Average earning assets	0.58	0.35	83	0.56	0.26	90	0.53	0.25	89	0.89	0.52	87	1.29	1.02	76
Interest expense / Average earning assets	3.61	3.01	90	3.62	2.85	91	3.63	2.80	92	3.54	3.01	80	3.76	3.45	64
Net interest income (tax equivalent) / Average earning assets	4.67	4.24	82	4.73	4.07	84	4.72	4.01	86	5.01	4.27	86	5.87	4.98	89
Interest-bearing bank balances	0.90	0.79	65	0.17	0.13	87	0.16	0.14	79	0.39	0.27	82	2.16	2.26	52
Federal funds sold and reverse repos	1.87	1.05	80	1.23	0.25	91	1.22	0.25	92	1.28	0.68	80	2.02		
Trading assets	0.57			0.45			0.45			0.60			0.49		
Total earning assets	4.17	3.33	91	4.15	3.09	93	4.13	3.04	93	4.39	3.51	93	5.02	4.47	87
Investment securities (tax equivalent)	2.36	1.96	83	2.22	1.77	81	2.16	1.77	79	2.35	2.25	61	2.54	2.74	29
US Treasury and agency securities (excluding mortgage-backed securities)	3.86	1.38	96	1.88	1.23	84	1.89	1.14	87	2.07	1.75	67	2.51	2.54	51
Mortgage-backed securities	2.31	1.87	90	1.73	1.55	68	1.75	1.57	69	2.49	2.05	90	2.42	2.54	34
All other securities	2.33	2.89	27	2.70	2.85	48	2.63	2.81	49	2.80	3.24	34	2.94	3.80	22
Interest-bearing deposits	0.45	0.35	69	0.54	0.22	94	0.51	0.21	93	0.99	0.53	90	1.48	1.13	77
Time deposits of \$250K or more	0.74	0.61	69	1.47	0.70	98	1.32	0.66	96	2.28	1.42	96	2.68	2.13	95
Time deposits < \$250K	0.51	0.58	50	1.30	0.67	93	1.18	0.62	90	1.95	1.36	92	2.19	1.91	76
Other domestic deposits	0.55	0.31	84	0.34	0.16	89	0.35	0.15	89	0.43	0.36	71	0.87	0.86	55
Foreign deposits	0.52			0.12			0.14			0.42			2.53		
Federal funds purchased and repos	0.44	0.88	38	0.47	0.18	89	0.45	0.17	90	0.73	0.62	71	0.89	1.23	43
Other borrowed funds and trading liabilities	1.63	1.55	50	1.58	1.29	63	1.69	1.27	64	1.48	1.50	50	3.07	1.03	96
All interest-bearing funds	0.79	0.54	79	0.77	0.38	90	0.73	0.37	90	1.19	0.74	85	1.72	1.34	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		142,641		171,706		230,301		236,048		132,065		
Fiduciary activities income		297		278		406		353		293		
Service charges on deposit accounts - domestic		15,665		12,735		17,719		15,697		17,379		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		1,198		1,345		1,781		1,355		1,272		
Insurance activities revenue.....		10,943		11,107		14,633		15,840		10,887		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		76,310		34,871		52,439		27,923		21,764		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		21,385		76,994		97,499		125,521		41,167		
Other non-interest income.....		16,843		34,376		45,824		49,359		39,303		
Total overhead expenses		328,676		294,787		388,910		366,541		274,292		
Personnel expense.....		198,557		183,093		243,753		231,813		164,809		
Net occupancy expense.....		31,657		23,647		32,144		30,244		25,852		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		8,516		8,483		11,322		11,405		10,687		
Other operating expenses.....		89,946		79,564		101,691		93,079		72,944		
Fee income on mutual funds and annuities.....		1,197		1,345		1,781		1,355		1,272		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		2,017		1,862		1,892		1,759		1,604		
Average personnel expense per employee.....		98.44		98.33		128.83		131.79		102.75		
Average assets per employee.....		6,627.24		6,025.40		6,048.13		5,359.45		4,714.45		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.84	2.43	33	0.78	2.14	36	0.77	2.17	35	0.57	2.02	35
Overhead expenses / Net Interest Income + non-interest income	68.11	58.02	87	64.46	58.85	72	62.75	59.28	64	66.99	62.28	73
Percent of Average Assets												
Total overhead expense	3.28	2.18	90	3.50	2.21	92	3.40	2.17	92	3.89	2.57	87
Personnel expense.....	1.98	1.20	94	2.18	1.23	96	2.13	1.21	96	2.46	1.30	96
Net occupancy expense.....	0.32	0.22	86	0.28	0.24	69	0.28	0.23	71	0.32	0.26	73
Other operating expenses.....	0.98	0.73	84	1.05	0.72	87	0.99	0.72	86	1.11	0.94	76
Overhead less non-interest income	1.86	1.22	91	1.46	1.08	82	1.39	1.10	74	1.38	1.25	62
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	67.79	57.55	86	64.08	58.34	73	62.41	58.83	63	66.61	61.82	73
Personnel expense.....	40.95	31.86	91	39.80	32.89	87	39.12	32.93	82	42.13	32.36	92
Net occupancy expense.....	6.53	5.98	58	5.14	6.26	31	5.16	6.23	31	5.50	6.58	31
Other operating expenses.....	20.31	19.14	63	19.14	18.68	53	18.14	19.18	48	18.99	22.28	41
Total non-interest income	29.42	24.10	68	37.32	28.20	73	36.96	27.67	73	42.90	28.83	81
Fiduciary activities income	0.06	2.13	30	0.06	2.27	28	0.07	2.20	29	0.06	2.09	27
Service charges on domestic deposit accounts	3.23	3.30	46	2.77	3.25	39	2.84	3.27	41	2.85	3.27	41
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	0.25	2.15	22	0.29	2.46	23	0.29	2.58	23	0.25	2.46	19
Insurance activities revenue.....	2.26	0.36	92	2.41	0.38	93	2.35	0.36	93	2.88	0.41	93
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	15.74	1.23	96	7.58	0.56	96	8.42	0.60	96	5.07	0.01	98
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0.45	0
Net gain (loss) - sales of loans, OREO, and other assets	4.41	1.19	91	16.74	3.64	94	15.65	3.30	95	22.81	3.92	94
Other non-interest income.....	3.47	8.80	15	7.47	9.39	42	7.35	9.27	41	8.97	9.65	54
Overhead less non-interest income	38.37	32.79	65	26.75	29.67	34	25.45	30.52	29	23.71	31.93	26
Applicable income taxes / Pretax net operating income (tax equivalent).....	16.44	21.50	9	20.17	21.49	34	19.13	21.18	24	19.05	18.63	46
Applicable income tax + TE / Pretax net operating income + TE	18.06	23.57	5	21.92	23.11	34	20.63	22.67	20	21.20	21.18	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2022

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	10,246,612	8,143,828	8,568,867	6,593,453	5,020,516	25.82	177.46	
Commercial and industrial loans	879,963	960,428	933,039	1,240,448	656,031	-8.38	90.37	
Loans to individuals	158,897	136,469	144,565	142,468	174,838	16.43	9.64	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00	
Agricultural loans	65,480	60,626	63,369	59,980	62,323	8.01	16.45	
Other loans and leases	93,066	111,419	94,136	107,693	103,120	-16.47	26.08	
Less: Unearned income	5,374	12,330	10,208	13,088	2,941	-56.42	20.17	
Loans and leases, net of unearned income	11,438,644	9,400,440	9,793,768	8,130,954	6,013,887	21.68	158.46	
Less: Allowance for loan and lease losses	110,790	98,778	98,562	87,936	48,434	12.16	266.51	
Net loans and leases	11,327,854	9,301,662	9,695,206	8,043,018	5,965,453	21.78	157.71	
Debt securities that reprice or mature in over 1 year	1,157,150	1,071,644	1,041,137	962,316	1,068,698	7.98	26.18	
Mutual funds and equity securities	16	26	26	66	91	-38.46	-80.49	
Subtotal	12,485,020	10,373,332	10,736,369	9,005,400	7,034,242	20.36	135.00	
Interest-bearing bank balances	414,862	329,851	521,891	570,029	205,776	25.77	95.64	
Federal funds sold and reverse repos	227,309	82,516	81,659	51,527	0	175.47		
Debt securities that reprice or mature within 1 year	160,293	141,738	172,420	140,183	177,534	13.09	106.22	
Trading assets	0	0	0	0	0			
Total earning assets	13,287,484	10,927,437	11,512,339	9,767,139	7,417,552	21.60	137.17	
Non-interest-bearing cash and due from depository institutions	120,851	223,685	86,782	101,330	108,375	-45.97	56.83	
Premises, fixed assets, and leases	348,044	236,115	316,173	204,951	177,999	47.40	140.22	
Other real estate owned	3,396	9,877	9,695	12,426	9,899	-65.62	-90.45	
Investment in unconsolidated subsidiaries	3,177	3,167	3,168	3,165	3,186	0.32	-0.09	
Intangible and other assets	790,522	593,891	618,199	478,686	425,193	33.11	152.03	
Total assets	14,553,474	11,994,172	12,546,356	10,567,697	8,142,204	21.34	135.61	
Quarterly average assets	14,079,148	11,690,423	12,114,379	10,371,423	7,994,140	20.43	130.93	
Average loans and leases (YTD)	10,465,018	8,805,253	8,964,607	7,237,524	5,488,555	18.85	148.17	
Memoranda								
Loans held-for-sale	259,075	257,915	243,981	288,413	107,866	0.45	238.05	
Loans not held-for-sale	11,179,569	9,142,525	9,549,787	7,842,541	5,906,021	22.28	157.05	
Real estate loans secured by 1–4 family	4,461,009	3,022,520	3,133,919	2,267,952	1,798,644	47.59	344.23	
Commercial real estate loans	5,592,813	4,946,216	5,251,860	4,163,141	3,069,609	13.07	117.16	
Construction and land development	2,308,440	1,894,074	2,175,570	1,569,731	1,182,131	21.88	211.40	
Multifamily	660,053	492,111	467,879	346,229	122,792	34.13	108.21	
Nonfarm nonresidential	2,624,320	2,560,031	2,608,411	2,247,181	1,764,686	2.51	72.99	
Real estate loans secured by farmland	192,790	175,092	183,088	162,360	152,263	10.11	69.96	
Total investment securities	1,317,459	1,213,408	1,213,583	1,102,565	1,246,323	8.58	32.43	
U.S. Treasury securities	15,763	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	12,460	0	0	34,927	193,490		-94.41	
Municipal securities	479,409	502,701	513,526	490,706	311,105	-4.63	106.07	
Mortgage-backed securities	580,110	634,241	610,485	530,135	709,032	-8.53	7.60	
Asset-backed securities	229,701	76,440	89,546	46,731	32,605	200.50		
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	16	26	26	66	91	-38.46	-80.49	
Available-for-sale securities	1,317,443	1,213,382	1,213,557	1,102,499	1,246,232	8.58	32.42	
U.S. Treasury securities	15,763	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	12,460	0	0	34,927	193,490		-94.41	
Municipal securities	479,409	502,701	513,526	490,706	311,105	-4.63	106.07	
Mortgage-backed securities	580,110	634,241	610,485	530,135	709,032	-8.53	7.60	
Asset-backed securities	229,701	76,440	89,546	46,731	32,605	200.50		
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-145,295	35,212	30,459	53,628	20,592			
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	715,393	920,585	791,913	670,754	833,860	-22.29	-9.73	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,427,924	2,841,772	2,927,005	2,346,960	1,531,020	20.63	335.55
NOW, ATS and transaction accounts	3,450,086	2,846,782	3,027,392	1,649,664	1,009,848	21.19	886.12
Time deposits less brokered deposits < \$250K	-442,479	-80,969	-67,639	775,757	1,232,599		
MMDA and other savings accounts	3,730,200	3,403,465	3,714,279	2,769,942	2,020,792	9.60	44.41
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,165,731	9,011,050	9,601,037	7,542,323	5,794,259	12.81	117.48
Time deposits of \$250K or more	384,474	305,132	290,983	427,393	565,308	26.00	-2.68
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	101,806	122,811	114,401	158,418	133,096	-17.10	-16.11
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,150,048	21,134	127,300	9,335	266,311	5341.70	15225.80
Other borrowings w/remaining maturity over 1 year	221,792	448,525	378,808	782,451	194,641	-50.55	97.98
Brokered deposits < \$250K	1,121,731	771,044	696,042	450,966	221,426	45.48	1082.59
Noncore funding	2,979,851	1,668,646	1,607,534	1,828,563	1,380,782	78.58	307.76
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	240,927	248,391	248,812	247,125	191,364	-3.00	27.82
Other liabilities	152,650	149,679	116,249	138,340	89,315	1.98	221.78
Total liabilities	13,539,159	11,077,766	11,573,632	9,756,351	7,455,720	22.22	140.01
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	70	70	70	70	70	0.00	2.94
Common surplus	322,175	288,968	288,995	288,564	287,671	11.49	24.78
Retained earnings	825,178	652,402	709,158	535,424	419,522	26.48	181.11
Accumulated other comprehensive income	-37,705	29,577	30,019	28,169	18,269		
Other equity capital components	-95,403	-54,611	-55,518	-40,881	-39,048		
Total holding company equity capital	1,014,315	916,406	972,724	811,346	686,484	10.68	89.31
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,014,315	916,406	972,724	811,346	686,484	10.68	89.31
Total liabilities and capital	14,553,474	11,994,172	12,546,356	10,567,697	8,142,204	21.34	135.61
Memoranda							
Non-interest-bearing deposits	3,427,924	2,841,772	2,927,005	2,346,960	1,531,020	20.63	140.00
Interest-bearing deposits	8,244,012	7,245,454	7,661,057	6,073,722	5,049,973	13.78	120.67
Total deposits	11,671,936	10,087,226	10,588,062	8,420,682	6,580,993	15.71	126.02
Long-term debt that reprices within 1 year	23,817	5,996	15,134	9,335	10,223	297.21	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	972,724	811,346	811,346	686,484	593,460		
Accounting restatements	0	0	0	0	0		
Net income	116,021	121,351	178,108	115,902	48,426		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	20,000		
Sale of treasury stock	80,953	7,501	7,501	15,454	13,500		
Less: Purchase of treasury stock	89,176	17,421	20,304	11,675	5,500		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	4,373	4,373	0	13,068		
Change in other comprehensive income	-67,726	1,407	1,849	9,900	30,961		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,519	-3,405	-1,403	-4,719	-1,295		
Holding company equity capital, ending balance	1,014,315	916,406	972,724	811,346	686,484		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	70.41	39.88	95	67.90	36.06	95	68.30	36.25	93	62.39	36.22	92	61.66	52.67	70
Commercial and industrial loans	6.05	11.23	21	8.01	11.11	36	7.44	10.76	32	11.74	13.52	41	8.06	11.45	38
Loans to individuals	1.09	3.58	44	1.14	3.60	45	1.15	3.36	48	1.35	3.40	48	2.15	2.71	68
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0.45	0.19	82	0.51	0.21	82	0.51	0.18	84	0.57	0.19	84	0.77	0.53	74
Other loans and leases.....	0.64	4.52	15	0.93	4.26	18	0.75	4.47	15	1.02	4.63	17	1.27	1.08	69
Net loans and leases.....	77.84	63.09	86	77.55	58.81	90	77.28	58.67	87	76.11	61.58	90	73.27	72.36	47
Debt securities over 1 year.....	7.95	18.76	12	8.93	18.32	15	8.30	19.46	10	9.11	15.55	23	13.13	13.66	49
Mutual funds and equity securities	0	0.05	25	0	0.05	28	0	0.06	29	0	0.05	30	0	0.06	39
Subtotal	85.79	83.05	52	86.49	78.17	80	85.57	79.22	72	85.22	78.16	75	86.39	86.76	40
Interest-bearing bank balances	2.85	3.61	54	2.75	9.37	13	4.16	8.50	30	5.39	7.51	37	2.53	2.97	53
Federal funds sold and reverse repos	1.56	0.52	87	0.69	0.53	79	0.65	0.54	78	0.49	0.82	80	0	0.03	36
Debt securities 1 year or less	1.10	1.71	51	1.18	1.51	55	1.37	1.56	60	1.33	1.68	51	2.18	2.10	63
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	91.30	90.76	59	91.11	91.57	45	91.76	91.77	49	92.42	91.05	66	91.10	92.39	33
Non-interest cash and due from depository institutions.....	0.83	0.98	38	1.86	0.99	96	0.69	0.82	36	0.96	1.07	38	1.33	1.14	62
Other real estate owned.....	0.02	0.01	82	0.08	0.01	92	0.08	0.01	94	0.12	0.02	94	0.12	0.04	85
All other assets.....	7.87	8.19	42	7.03	7.39	47	7.55	7.35	55	6.62	7.82	37	7.57	6.41	66
Memoranda															
Short-term investments	5.51	6.75	56	4.62	12.31	15	6.18	11.47	31	7.21	11.17	34	4.71	5.36	51
U.S. Treasury securities.....	0.11	1.98	23	0	1.18	12	0	1.47	10	0	0.84	17	0	0.29	28
US agency securities (excluding mortgage-backed securities)	0.09	0.81	36	0	0.75	11	0	0.82	11	0.33	0.63	53	2.38	1.25	76
Municipal securities	3.29	1.69	78	4.19	1.70	81	4.09	1.73	80	4.64	1.69	84	3.82	2.58	71
Mortgage-backed securities	3.99	12.93	9	5.29	13.46	17	4.87	14.14	13	5.02	11.75	16	8.71	9.38	51
Asset-backed securities	1.58	0.85	76	0.64	0.47	72	0.71	0.50	73	0.44	0.32	75	0.40	0.30	81
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0	0.42	10	0	0.53	15
Loans held-for-sale.....	1.78	0.30	93	2.15	0.50	90	1.94	0.55	90	2.73	0.52	93	1.32	0.39	87
Loans held for investment	76.82	63.03	84	76.22	58.34	90	76.12	58.06	88	74.21	61.72	86	72.54	72.01	47
Real estate loans secured by 1–4 family	30.65	12.79	94	25.20	11.57	90	24.98	11.46	90	21.46	11.91	90	22.09	16.02	76
Revolving	1.24	1.52	50	1.07	1.44	49	1.10	1.42	50	1.10	1.66	46	1.18	2.24	36
Closed-end, secured by first liens	29.27	10.86	95	23.96	9.73	91	23.73	9.67	90	20.17	9.81	90	20.63	13.07	80
Closed-end, secured by junior liens	0.14	0.19	60	0.17	0.19	62	0.15	0.17	64	0.19	0.22	56	0.29	0.37	45
Commercial real estate loans	38.43	24.89	80	41.24	22.35	91	41.86	22.69	90	39.39	22.22	91	37.70	33.26	66
Construction and land development	15.86	3.92	98	15.79	3.40	99	17.34	3.34	99	14.85	3.40	99	14.52	5	96
Multifamily.....	4.54	3.87	68	4.10	3.32	69	3.73	3.57	63	3.28	3.12	62	1.51	4.76	23
Nonfarm nonresidential	18.03	15.73	59	21.34	14.65	75	20.79	14.57	70	21.26	14.72	72	21.67	21.85	50
Real estate loans secured by farmland.....	1.32	0.34	85	1.46	0.35	89	1.46	0.30	91	1.54	0.33	90	1.87	0.95	78

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	89.58	62.29	91	86.63	60.51	92	87.49	61.05	92	81.09	57.15	90	83.48	72.74	72
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	89.58	62.29	91	86.63	60.51	92	87.49	61.05	92	81.09	57.15	90	83.48	72.74	72
Real estate loans secured by 1–4 family.....	39	20.65	91	32.15	20	85	32	19.86	83	27.89	19.43	79	29.91	22.29	76
Revolving	1.58	2.39	41	1.36	2.47	39	1.41	2.43	40	1.43	2.64	36	1.59	3.13	34
Closed-end.....	37.42	18.01	91	30.79	17.35	85	30.59	17.24	84	26.46	16.59	82	28.32	18.71	79
Commercial real estate loans	48.89	38.12	64	52.62	37.13	80	53.62	37.86	78	51.20	34.63	84	51.04	46.16	64
Construction and land development.....	20.18	6.10	97	20.15	5.69	97	22.21	5.65	98	19.31	5.26	98	19.66	6.97	95
1–4 family.....	9.24	1.40	99	9.36	1.19	99	9.46	1.18	99	7.80	0.93	99	8.52	1.47	98
Other.....	10.94	4.62	93	10.79	4.46	96	12.75	4.40	96	11.51	4.19	96	11.14	5.34	90
Multifamily.....	5.77	5.86	60	5.23	5.41	60	4.78	5.78	52	4.26	4.96	51	2.04	6.42	19
Nonfarm nonresidential	22.94	24.30	43	27.23	24.45	54	26.63	24.56	54	27.64	22.93	60	29.34	30.59	46
Owner-occupied.....	5.89	8.11	38	6.48	8.31	40	6.58	8.29	43	6.23	7.68	40	6.72	10.68	23
Other.....	17.05	15.95	54	20.75	15.83	66	20.05	15.94	64	21.41	14.95	75	22.62	19.36	69
Real estate loans secured by farmland.....	1.69	0.55	84	1.86	0.61	83	1.87	0.54	85	2	0.54	84	2.53	1.38	77
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans	7.69	18.37	14	10.22	19.45	16	9.53	18.86	17	15.26	22.17	24	10.91	16.16	34
Loans to individuals	1.39	6.24	39	1.45	6.58	37	1.48	6.24	40	1.75	6.13	43	2.91	4	66
Credit card loans	0	0.53	22	0	0.51	49	0	0.53	22	0.12	0.65	62	0.11	0.04	80
Agricultural loans.....	0.57	0.31	78	0.64	0.38	77	0.65	0.34	80	0.74	0.32	82	1.04	0.78	73
Other loans and leases.....	0.81	8.16	14	1.19	8.42	15	0.96	8.75	14	1.32	9.09	15	1.71	1.48	69
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	858.05	411.16	99	809	383.43	98	804.66	391.81	97	745.78	381.27	96	690.38	493.53	86
Real estate loans secured by 1–4 family.....	373.56	133.66	96	300.25	124.74	93	294.29	126.06	92	256.53	125.03	91	247.34	151.03	82
Revolving	15.11	15.46	55	12.70	15.53	51	12.93	15.44	51	13.15	17.42	48	13.16	21.25	42
Closed-end.....	358.45	116.59	96	287.55	107.54	93	281.36	108.85	93	243.37	106.14	92	234.17	127.10	83
Commercial real estate loans	468.34	254.65	89	491.35	238.58	93	493.18	245.88	93	470.89	234.65	93	422.11	311.74	80
Construction and land development.....	193.31	39.81	99	188.15	36.07	99	204.30	35.95	99	177.55	35.62	99	162.56	46.63	99
1–4 family.....	88.53	9.02	99	87.39	7.44	99	87.04	7.42	99	71.72	6.34	99	70.45	9.52	98
Other.....	104.78	30.27	96	100.76	28.34	99	117.26	28.11	99	105.83	28.16	98	92.11	35.90	95
Multifamily.....	55.27	40.47	76	48.89	35.29	75	43.94	38.66	70	39.16	32.74	69	16.89	44.76	28
Nonfarm nonresidential	219.76	161.09	70	254.31	156.30	84	244.94	158.05	80	254.18	155.06	84	242.67	206.64	69
Owner-occupied.....	56.46	53.43	56	60.54	52.63	59	60.55	52.99	59	57.29	52.37	58	55.59	71.54	35
Other.....	163.30	105.96	78	193.77	100.99	91	184.39	102.54	89	196.89	100.54	92	187.07	130.65	79
Real estate loans secured by farmland.....	16.14	3.36	89	17.39	3.67	90	17.19	3.22	92	18.36	3.44	91	20.94	8.66	80
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans	73.69	115.08	34	95.41	116.17	45	87.62	114.45	42	140.31	139.91	52	90.21	106.70	46
Loans to individuals	13.31	35.47	46	13.56	36.56	47	13.58	34.55	49	16.11	37.47	51	24.04	24.83	69
Credit card loans	0	2.79	22	0.01	2.58	50	0	2.77	23	1.10	3.30	64	0.91	0.24	84
Agricultural loans.....	5.48	1.73	85	6.02	2.03	84	5.95	1.86	86	6.78	1.88	86	8.57	4.86	76
Other loans and leases.....	7.79	50.11	16	11.07	47.63	21	8.84	51.06	17	12.18	49.54	21	14.18	10.25	71
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.14	30.74	75	46.30	29.25	86	47.20	30.07	84	45.17	27.32	89	44.59	35.38	76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	413.23	205.31	90	432.41	187.63	94	434.14	195.33	93	415.42	183.76	94	368.73	239.13	85
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	469.68	262.15	89	492.95	244.92	93	494.68	252.85	93	472.70	240.85	93	424.32	315.15	79

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	5.51	6.75	56	4.62	12.31	15	6.18	11.47	31	7.21	11.17	34	4.71	5.36	51
Liquid assets	7.65	23.63	5	9.39	29.12	6	9.07	29.03	6	12.02	26.22	13	11.36	16.28	27
Investment securities	9.05	20.98	9	10.12	20.37	15	9.67	21.63	10	10.43	17.85	19	15.31	16.41	50
Net loans and leases	77.84	63.09	86	77.55	58.81	90	77.28	58.67	87	76.11	61.58	90	73.27	72.36	47
Net loans, leases and standby letters of credit	78.01	63.92	84	77.82	59.61	90	77.54	59.49	87	76.43	62.48	89	73.61	72.78	48
Core deposits	69.85	74.28	26	75.13	75.52	35	76.52	75.71	36	71.37	70.67	37	71.16	71.61	45
Noncore funding	20.48	12.30	78	13.91	10.15	76	12.81	10.30	73	17.30	14.13	71	16.96	14.61	63
Time deposits of \$250K or more	2.64	1.67	79	2.54	1.67	75	2.32	1.58	75	4.04	2.11	86	6.94	4.33	81
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	0.70	1.24	51	1.02	1.19	60	0.91	1.23	58	1.50	1.47	67	1.63	0.77	77
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.86	0.58	7	0.34	0.54	53	0.26	0.54	50	1.01	0.54	64	1.63	0.75	77
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	7.90	2.18	91	0.18	0.88	47	1.01	1	64	0.09	1.24	31	3.27	2.75	63
Earning assets that reprice within 1 year	34.22	35.71	43	26.82	38.80	20	27.77	37.37	25	30.91	39.38	27	28.89	33.16	40
Interest-bearing liabilities that reprice within 1 year	4.25	6.79	40	6.48	6.64	64	5.43	6.39	57	13.22	8.20	81	13.27	18.54	44
Long-term debt that reprices within 1 year	0.16	0.38	66	0.05	0.27	65	0.12	0.26	69	0.09	0.47	57	0.13	0.15	77
Net assets that reprice within 1 year	29.80	27.35	50	20.29	30.83	23	22.22	29.65	32	17.60	29.11	25	15.50	13.71	51
Other Liquidity and Funding Ratios															
Net noncore funding dependence	17.44	5.89	86	10.73	-3.31	87	7.74	-2.33	83	11.83	3.20	78	14.16	10.70	61
Net short-term noncore funding dependence	14.21	0.87	90	5.68	-9.17	90	3.47	-7.71	83	2.22	-4.76	75	4.98	5.88	43
Short-term investment / Short-term noncore funding	31.15	112.63	25	48.44	304.29	11	67.55	273.46	16	79.18	184.19	24	52.23	78.10	58
Liquid assets - short-term noncore funding / Nonliquid assets	-10.88	24.05	6	-0.17	36.72	9	-0.09	36.68	9	3.31	28.18	13	2.65	6.90	42
Net loans and leases / Total deposits	97.05	79.04	84	92.21	73.05	88	91.57	72.79	85	95.52	79.43	85	90.65	90.96	42
Net loans and leases / Core deposits	111.43	86.19	86	103.23	78.83	87	100.98	78.25	85	106.64	88.34	82	102.95	102.55	53
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.57			0.36		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.41	-19.27	65	3.88	1.06	90	3.15	-0.25	94	6.74	4.31	78	3.03	1.28	88
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities	100	71.92	96	100	84.59	90	100	83.77	90	99.99	87.23	89	99.99	91.33	77
U.S. Treasury securities	1.20	9.62	29	0	6.01	12	0	6.70	10	0	4.72	16	0	2.07	28
US agency securities (excluding mortgage-backed securities)	0.95	4.10	42	0	4.24	11	0	4.12	11	3.17	4.01	64	15.52	8.16	75
Municipal securities	36.39	8.02	94	41.43	8.38	94	42.31	8.22	95	44.51	9.83	93	24.96	15.40	74
Mortgage-backed securities	44.03	62.34	19	52.27	66.09	27	50.30	66.54	24	48.08	66.64	21	56.89	57.07	42
Asset-backed securities	17.44	4.33	87	6.30	2.45	81	7.38	2.50	82	4.24	1.91	76	2.62	1.70	81
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0	3.01	9	0	3.73	15
Mutual funds and equity securities	0	0.27	26	0	0.29	28	0	0.29	29	0.01	0.35	31	0.01	0.49	39
Debt securities 1 year or less	12.17	9.28	69	11.68	8.18	74	14.21	7.78	80	12.71	10.55	69	14.24	13.55	60
Debt securities 1 to 5 years	28.68	20.14	71	24.25	17.39	69	23.94	18.25	67	13.94	17.03	50	26.13	23.43	60
Debt securities over 5 years	59.15	68.28	31	64.07	72.07	31	61.85	71.11	27	73.34	69.86	49	59.62	58.63	47
Pledged securities	54.30	31.26	83	75.87	33.37	92	65.25	32.26	87	60.84	35.67	79	66.91	43.76	76
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	44.82	-40.81	93	31.85	64.27	48	1.87	27.98	36	98.73	183.32	41	-2.02	32.84	35
Investment securities	8.58	11.76	55	6.10	32.48	21	10.07	31.36	29	-11.53	23.62	7	10.95	4.80	70
Core deposits	12.81	4.57	77	26.45	16.96	83	27.30	16.94	83	30.17	26.88	70	10.88	9.96	60
Noncore funding	78.58	36.20	80	-19.65	-21.64	56	-12.09	-14.79	55	32.43	-12.18	93	39.78	4.16	89

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,179,712	2,850,041	2,014,544
Commit: Secured commercial real estate loans	2,933,083	2,426,417	2,559,830	2,305,250	1,556,610
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	22,514	25,767
Securities underwriting	25,964	32,386	32,749	33,826	28,233
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	327,245	499,999	432,899	524,461	288,204
Written options contracts (interest rate)	244,449	392,233	377,685	559,802	247,532
Purchased options contracts (interest rate)	441,000	507,000	476,000	29,000	61,000
Interest rate swaps	1,002,033	702,034	702,034	702,034	100,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				25.34	22.78	64	26.97	22.01	74	24.74	16.97	86		
Standby letters of credit	0.18	0.66	19	0.27	0.66	27	0.26	0.65	29	0.32	0.71	33	0.35	0.36
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.47
Derivative contracts	13.84	44.74	45	17.52	47.31	50	15.85	46.30	49	17.18	48.62	44	8.56	2.95
Interest rate contracts	13.84	32.78	48	17.52	35.15	53	15.85	32.46	51	17.18	34.36	46	8.56	2.87
Interest rate futures and forward contracts	2.25	3.53	78	4.17	4.39	80	3.45	3.25	80	4.96	6.21	79	3.54	0.08
Written options contracts (interest rate)	1.68	1.49	81	3.27	1.69	83	3.01	1.41	84	5.30	2.18	88	3.04	0.13
Purchased options contracts (interest rate)	3.03	1.57	85	4.23	1.29	86	3.79	1.31	86	0.27	1.46	58	0.75	0.02
Interest rate swaps	6.89	23.04	35	5.85	20.27	30	5.60	20.49	28	6.64	20.83	27	1.23	2.19
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	0.47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	0.47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	0.49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	0.48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.49
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				35.47	44.98	48	39.38	42.82	63	36.70	24.81	87		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,014,727	2,101,266	1,988,618	1,815,297	696,736
Interest rate contracts	2,014,727	2,101,266	1,988,618	1,815,297	696,736
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	327,245	499,999	432,899	524,461	288,204
Written options	244,449	392,233	377,685	559,802	247,532
Exchange-traded.....	65,000	100,500	140,000	66,000	97,000
Over-the-counter.....	179,449	291,733	237,685	493,802	150,532
Purchased options	441,000	507,000	476,000	29,000	61,000
Exchange-traded.....	40,000	106,000	75,000	29,000	61,000
Over-the-counter.....	401,000	401,000	401,000	0	0
Swaps	1,002,033	702,034	702,034	702,034	100,000
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,014,727	2,101,266	1,988,618	1,815,297	696,736
Interest rate contracts	2,014,727	2,101,266	1,988,618	1,815,297	696,736
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,770,279	1,709,033	1,610,933	1,255,495	449,204
One year or less	1,669,245	605,999	1,108,899	553,461	349,204
Over 1 year to 5 years	0	702,000	401,000	125,000	0
Over 5 years	101,034	401,034	101,034	577,034	100,000
Gross negative fair value (absolute value)	13,747	6,125	1,200	23,411	2,962
Gross positive fair value.....	103,062	9,457	12,256	17,764	5,109
Held for trading.....	0	0	0	0	0
Non-traded.....	103,062	9,457	12,256	17,764	5,109
Current credit exposure on risk-based capital derivative contracts	102,781	5,517	10,872	2,154	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	99.57	60
Percent of Notional Amount															
Interest rate contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	0.14	42
Foreign exchange contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	16.24	9.12	77	23.80	12.59	74	21.77	11.16	78	28.89	14.05	76	41.36	14.06	83
Written options	12.13	5.29	82	18.67	7.18	83	18.99	6.28	87	30.84	8.18	89	35.53	11.73	83
Exchange-traded	3.23	0.14	95	4.78	0.11	97	7.04	0.12	98	3.64	0.14	95	13.92	0	96
Over-the-counter	8.91	4.93	75	13.88	6.91	79	11.95	5.96	78	27.20	7.73	86	21.61	10.84	76
Purchased options	21.89	4.14	92	24.13	3.41	96	23.94	3.27	96	1.60	3.42	54	8.76	2.45	83
Exchange-traded	1.99	0.14	93	5.04	0.12	97	3.77	0.12	96	1.60	0.15	90	8.76	0	98
Over-the-counter	19.90	3.58	91	19.08	3.01	95	20.16	2.87	96	0	2.86	21	0	2.28	36
Swaps	49.74	77.96	18	33.41	71.71	17	35.30	74.26	17	38.67	68.76	19	14.35	64.61	18
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	87.87	93.16	23	81.33	91.91	19	81.01	92.53	18	69.16	91.48	14	64.47	80.07	27
One year or less	82.85	37.29	85	28.84	27.90	61	55.76	27.56	78	30.49	32.05	57	50.12	15.20	87
Over 1 year to 5 years	0	22.61	7	33.41	29.78	58	20.16	27.01	39	6.89	27.06	18	0	22.92	14
Over 5 years	5.01	26.09	23	19.09	29.19	41	5.08	29.89	20	31.79	29.56	54	14.35	34.12	32
Gross negative fair value (absolute value)	0.68	2.48	16	0.29	1.18	16	0.06	0.98	8	1.29	1.55	52	0.43	1.30	29
Gross positive fair value	5.12	2.55	87	0.45	1.59	9	0.62	1.34	14	0.98	2.23	14	0.73	1.14	38
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.10	25	0.01	0.05	28	0	0.04	16	0.03	0.07	49	0	0	76
Gross positive fair value (X)	0.10	0.10	71	0.01	0.06	25	0.01	0.05	32	0.02	0.09	27	0.01	0	82
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.10	0.02	91	0.01	0.01	62	0.01	0.01	70	0.02	0.02	71	0.01	0	87
Current credit exposure (X)	0.09	0.06	80	0.01	0.05	27	0.01	0.04	37	0	0.06	18	0	0.01	18
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.87	0.70	75	0.06	0.59	25	0.11	0.46	31	0.03	0.85	17	0	0.10	18

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	98,562	87,936	87,936	48,434	39,914
Gross losses	4,074	3,058	3,819	10,946	9,299
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,777	1,216	1,719	1,875	1,877
Net losses	2,297	1,842	2,100	9,071	7,422
Provision for loan and lease losses	14,525	12,684	12,726	48,573	15,942
Adjustments	0	0	0	0	0
Ending balance	110,790	98,778	98,562	87,936	48,434
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.14	0.09	76	0.15	-0.12	96	0.11	-0.09	91	0.52	0.51	57	0.21	0.12	82
Provision for loan and lease losses / Average loans and leases	0.19	0.16	64	0.19	-0.21	96	0.14	-0.16	90	0.67	0.82	41	0.29	0.16	82
Provision for loan and lease losses / Net loan and lease losses	632.35	151.30	84	688.60	-65.12	88	606	-105.48	89	535.48	487.86	71	214.79	142.73	76
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.17	32	1.08	1.32	30	1.03	1.23	32	1.12	1.58	22	0.82	0.94	35
Allowance for loan and lease losses / Total loans and leases	0.97	1.15	30	1.05	1.30	29	1.01	1.20	32	1.08	1.55	23	0.81	0.93	34
Allowance for loan and lease losses / Net loans and leases losses (X)	36.17	38.64	71	40.22	17.40	87	46.93	21.39	84	9.69	11.58	60	6.53	17.18	38
Allowance for loan and lease losses / Nonaccrual assets	282.95	428.13	41	336.63	330.05	64	268.12	364.13	44	191.01	299.17	35	90.41	315.75	14
ALLL / 90+ days past due + nonaccrual loans and leases	136.90	320.87	20	241.86	271.93	52	124.77	287.08	21	130.32	244.34	25	89.94	283.41	17
Gross loan and lease losses / Average loans and leases	0.05	0.16	33	0.05	0.20	15	0.04	0.19	15	0.15	0.34	34	0.17	0.16	61
Recoveries / Average loans and leases	0.02	0.07	20	0.02	0.08	16	0.02	0.08	16	0.03	0.07	22	0.03	0.05	53
Net losses / Average loans and leases	0.03	0.09	43	0.03	0.12	23	0.02	0.11	27	0.13	0.27	37	0.14	0.11	66
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses	46.53	34.26	78	11.11	25.09	23	15.70	34.67	21	20.16	33.98	29	43.27	41.80	60
Earnings coverage of net loan and lease losses (X)	66.97	36.38	73	89.78	26.30	87	111.32	39.72	81	21.22	22.91	65	16.95	22.46	51
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	53	0.01	0.02	54	0.01	0.02	53	0.08	0.04	75	0.05	0.02	76
Real estate loans secured by 1-4 family	0	-0.02	56	0.01	-0.01	77	0.01	-0.02	81	0.02	0.01	65	0.01	0.02	48
Revolving	-0.05	-0.06	38	-0.01	-0.07	53	0.11	-0.07	93	0.04	0.01	71	0.14	0.02	89
Closed-end	0	-0.01	58	0.01	-0.01	80	0.01	-0.01	80	0.01	0	71	0	0.02	43
Commercial real estate loans	0	0	42	0.01	0.04	45	0	0.04	41	0.12	0.07	78	0.07	0.02	83
Construction and land development	0	-0.02	50	-0.01	0.01	34	-0.01	0	35	0.06	0	86	-0.01	-0.02	29
1-4 family	0	0	14	-0.01	0	13	0	0	14	0.03	0	93	0	0	15
Other	0	-0.01	91	0	0.01	63	0	0	39	0.04	0	84	-0.01	-0.02	27
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	16	0	0	20
Nonfarm nonresidential	0	0	41	0.02	0.05	54	0.01	0.05	50	0.18	0.11	78	0.12	0.03	86
Owner-occupied	0	0	77	0	0.01	67	0	0.01	68	0.01	0.02	55	0	0.01	58
Other	0	0.01	25	0.01	0.04	59	0.01	0.04	53	0.18	0.08	82	0.12	0.01	93
Real estate loans secured by farmland	0	0	55	-0.01	-0.01	17	-0.01	0	20	0	0.02	16	0.13	0.01	92
Commercial and industrial loans	0.24	0.11	77	0.11	0.19	44	0.08	0.17	43	0.19	0.47	35	0.62	0.27	84
Loans to individuals	0.65	0.76	53	0.51	0.72	46	0.47	0.71	47	0.93	1.13	55	0.52	0.74	50
Credit card loans		1.94		191.76	2.27	98		1.84		2.22	2.92	30	4.24	1.89	86
Agricultural loans	0.23	0.02	90	0.38	0.02	93	0.29	0.02	90	-0.18	0.19	5	-0.09	0.02	3
Loans to foreign governments and institutions		0.05			0			0			0				
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	-0.01	0.15	8	0.02	0.14	53

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		12,849		19,046		10,404		11,867		35,973					
90+ days past due loans and leases		41,770		11,498		42,232		21,440		280					
Nonaccrual loans and leases		39,155		29,343		36,760		46,037		53,569					
Total past due and nonaccrual loans and leases		93,774		59,887		89,396		79,344		89,822					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		461		0		0		0					
Restructured nonaccrual		1,143		2,927		2,140		4,416		17,521					
Total restructured loans and leases		1,143		3,388		2,140		4,416		17,521					
30–89 days past due loans held for sale		0		204		0		1,373		0					
90+ days past due loans held for sale		41,770		11,199		42,232		21,292		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		41,770		11,403		42,232		22,665		0					
Restructured loans and leases in compliance		5,576		3,946		1,376		3,662		2,561					
Other real estate owned		3,396		9,877		9,695		12,426		9,899					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.11	0.33	28	0.20	0.29	43	0.11	0.32	19	0.15	0.39	17	0.60	0.31	84
90+ days past due loans and leases	0.37	0.10	85	0.12	0.09	78	0.43	0.10	87	0.26	0.12	82	0	0.03	48
Nonaccrual loans and leases	0.34	0.37	48	0.31	0.54	25	0.38	0.46	42	0.57	0.66	47	0.89	0.48	85
90+ days past due and nonaccrual loans and leases	0.71	0.52	73	0.43	0.68	30	0.81	0.62	72	0.83	0.85	58	0.90	0.54	80
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0	29
90+ days past due restructured	0	0.01	31	0	0	81	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured	0.01	0.09	21	0.03	0.12	27	0.02	0.10	22	0.05	0.13	34	0.29	0.07	90
30–89 days past due loans held for sale	0	0	40	0	0	84	0	0	40	0.02	0	93	0	0	47
90+ days past due loans held for sale	0.37	0	98	0.12	0	96	0.43	0	97	0.26	0	96	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.11	0.33	27	0.20	0.29	43	0.11	0.32	19	0.15	0.40	17	0.60	0.31	84
90+ days past due assets	0.37	0.10	85	0.12	0.09	78	0.43	0.10	87	0.26	0.12	82	0	0.03	48
Nonaccrual assets	0.34	0.37	48	0.31	0.55	25	0.38	0.47	42	0.57	0.67	46	0.89	0.48	85
30+ days past due and nonaccrual assets	0.82	0.89	60	0.64	1	33	0.91	0.97	57	0.98	1.29	44	1.49	0.87	83
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.56	0.33	81	0.34	0.40	51	0.63	0.36	84	0.64	0.52	70	0.66	0.39	80
90+ days past due and nonaccrual assets + other real estate owned	0.58	0.35	81	0.42	0.42	59	0.71	0.37	86	0.76	0.55	80	0.78	0.45	83
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.33	0.38	57	0.36	0.48	41	0.38	0.41	55	0.59	0.60	53	0.81	0.56	75
Allowance for loan and lease losses	43.44	55.46	45	44.17	67.85	33	48.53	62.64	46	70.65	66.66	62	136.33	92.08	75
Equity capital + allowance for loan and lease losses	4.28	3.63	63	4.30	4.12	60	4.46	3.60	67	6.91	4.97	77	8.98	4.77	85
Tier 1 capital + allowance for loan and lease losses	4.03	3.90	59	4.33	4.89	47	4.49	4.30	59	7.03	6.05	65	9.08	5.30	83
Loans and leases + other real estate owned	0.42	0.61	44	0.46	0.82	29	0.49	0.71	39	0.76	0.97	37	1.10	0.78	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.06	0.23	15	0.11	0.25	31	0.07	0.26	19	0.09	0.39	17	0.40	0.28	74
	90+ days past due	0.41	0.11	86	0.14	0.12	80	0.49	0.12	87	0.32	0.16	82	0	0.03	24
	Nonaccrual.....	0.23	0.41	33	0.31	0.60	27	0.37	0.52	40	0.63	0.76	49	0.98	0.45	89
Commercial and industrial	30–89 days past due.....	0.51	0.29	79	0.92	0.24	94	0.24	0.24	59	0.19	0.23	57	0.38	0.22	78
	90+ days past due	0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.02	30
	Nonaccrual.....	1.58	0.47	93	0.28	0.65	28	0.39	0.57	43	0.31	0.75	24	0.47	0.74	48
Individuals	30–89 days past due.....	1.10	0.83	75	0.91	0.60	75	0.92	0.63	74	1.41	0.83	83	7.26	0.60	97
	90+ days past due	0	0.10	20	0	0.08	18	0	0.09	17	0.04	0.14	48	0.16	0.02	91
	Nonaccrual.....	0.45	0.17	84	0.11	0.17	53	0.08	0.17	48	0.12	0.28	46	0.16	0.12	69
Depository institution loans	30–89 days past due.....		0			0.03			0.01				0			0
	90+ days past due		0			0			0				0			0
	Nonaccrual.....		0			0			0				0			0
Agricultural	30–89 days past due.....	1.11	0.09	97	0.72	0.11	92	0.77	0.07	94	2.17	0.17	94	1.35	0.10	96
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	47
	Nonaccrual.....	1.26	0.27	90	1.51	0.51	86	1.63	0.70	86	0.42	0.49	67	1.48	0.80	80
Foreign governments	30–89 days past due.....		0			0			0.50				0			
	90+ days past due		0			0			0				0			
	Nonaccrual.....		0.14			0.17			0.15				0.09			
Other loans and leases	30–89 days past due.....	0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.09	0.39	17	0.09	0.36	19	0.12	0.46	13	0.20	0.65	15	0.14	0.53	13
	90+ days past due	0.94	0.22	86	0.38	0.25	82	1.35	0.24	88	0.94	0.33	86	0	0.05	28
	Nonaccrual	0.36	0.58	43	0.37	0.76	26	0.74	0.71	64	0.51	0.89	33	0.75	0.55	76
Revolving	30–89 days past due	0.44	0.31	70	0.72	0.33	86	0.58	0.28	84	0.35	0.48	43	0.42	0.36	63
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual	0.18	0.86	24	0.41	1.05	33	0.31	1.18	29	0.60	1.13	41	0.81	0.34	83
Closed-end	30–89 days past due	0.07	0.41	16	0.06	0.36	16	0.10	0.49	12	0.19	0.65	15	0.13	0.56	14
	90+ days past due	0.98	0.25	86	0.40	0.27	82	1.41	0.26	88	0.99	0.38	86	0	0.05	29
	Nonaccrual	0.36	0.57	44	0.37	0.71	28	0.76	0.67	67	0.51	0.87	35	0.74	0.57	73
Junior lien	30–89 days past due	0	0.01	30	0	0.01	26	0.01	0.01	43	0.01	0.02	52	0	0.02	41
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	41
	Nonaccrual	0.03	0.02	75	0.06	0.04	73	0.06	0.03	75	0.03	0.04	40	0.04	0.03	64
Commercial real estate	30–89 days past due	0.03	0.13	30	0.12	0.16	52	0.04	0.15	33	0.04	0.26	23	0.53	0.15	88
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.02	34
	Nonaccrual	0.12	0.29	34	0.29	0.48	43	0.16	0.38	30	0.68	0.62	58	1.05	0.34	93
Construction and development	30–89 days past due	0.08	0.19	55	0.13	0.15	68	0.07	0.17	58	0.10	0.28	49	1.18	0.20	90
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0.16	0.14	71	0.15	0.31	61	0.16	0.20	69	0.37	0.41	70	1.11	0.18	92
1–4 family	30–89 days past due	0.02	0.02	69	0.05	0.03	77	0	0.02	62	0.08	0.03	77	0.36	0.05	91
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	47
	Nonaccrual	0.12	0.01	94	0.06	0.02	86	0.11	0.01	92	0.26	0.03	92	0.34	0.01	94
Other	30–89 days past due	0.06	0.13	63	0.08	0.10	72	0.06	0.13	70	0.02	0.22	38	0.82	0.12	90
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0	44
	Nonaccrual	0.04	0.12	64	0.08	0.25	58	0.05	0.16	57	0.11	0.35	54	0.77	0.14	90
Multifamily	30–89 days past due	0	0.04	28	0.60	0.09	92	0.03	0.07	65	0	0.09	22	0	0.03	38
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	46
	Nonaccrual	0.40	0.06	90	0	0.13	21	0.66	0.17	84	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.01	0.10	16	0.01	0.12	18	0.02	0.13	27	0	0.23	13	0.13	0.13	58
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.02	37
	Nonaccrual	0.02	0.36	8	0.44	0.58	51	0.08	0.45	17	1	0.80	64	1.09	0.36	90
Owner Occupied	30–89 days past due	0	0.04	22	0	0.04	27	0.02	0.04	49	0	0.07	16	0.10	0.06	71
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	40
	Nonaccrual	0	0.12	14	0.06	0.20	25	0.06	0.17	29	0.19	0.27	40	0.15	0.19	49
Other	30–89 days past due	0	0.05	33	0	0.07	28	0	0.08	28	0	0.14	22	0.02	0.05	56
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	41
	Nonaccrual	0.02	0.21	23	0.38	0.31	66	0.02	0.23	22	0.81	0.44	75	0.93	0.14	97
Farmland	30–89 days past due	0	0.09	32	0.06	0.13	65	0.25	0.10	80	0.05	0.11	63	0.82	0.21	86
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0.54	0.51	71	0.07	1.06	46	0.20	0.69	52	1.08	1.13	66	2.36	1.06	78
Credit card	30–89 days past due		1.22		0	0.79	7		0.81		0.01	0.95	15	56.27	0.87	98
	90+ days past due		0.50		0	0.40	16		0.45		0.01	0.63	27	3.51	0.18	98
	Nonaccrual		0.13		0	0.08	36		0.10		0	0.05	37	0.02	0	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	226,842	234,427	233,547	247,753	248,693											
Retained earnings	825,178	652,402	709,158	535,424	419,522											
Accumulated other comprehensive income (AOCI)	-37,705	29,577	30,019	28,169	18,269											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,014,315	916,406	972,724	811,346	686,484											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	56,011	65,085	62,808	72,208	71,241											
Accumulated other comprehensive income-related adjustments	-37,705	29,577	30,019	28,169	18,269											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	996,009	821,744	879,897	710,969	596,974											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	6,416											
Common equity tier 1 capital	996,009	821,744	879,897	710,969	590,558											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	87,382	86,135	86,446	85,200	88,217											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	87,382	86,135	86,446	85,200	88,217											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	87,382	86,135	86,446	85,200	88,217											
Tier 1 Capital	1,083,391	907,879	966,343	796,169	678,775											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	150,410	159,121	159,231	158,791	100,000											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	112,900	100,697	100,519	93,148	52,401											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	263,310	259,818	259,750	251,939	152,401											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	263,310	259,818	259,750	251,939	152,401											
Exited advanced approach tier 2 capital																
Total capital	1,346,701	1,167,697	1,226,093	1,048,108	831,176											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	14,079,148	11,690,423	12,114,379	10,371,423	7,994,140											
Less: Deductions from common equity tier 1 capital	56,011	65,085	62,808	72,208	77,657											
Less: Other deductions	28,919	304,469	173,371	606,917	0											
Total assets for leverage ratio	13,994,218	11,320,869	11,878,200	9,692,298	7,916,483											
Total risk-weighted assets	11,826,746	9,906,834	10,321,106	8,365,767	6,649,129											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	8.42	11.77	3	8.29	12.59	2	8.53	12.37	2	8.50	12.35	2	8.88	12.50	4	
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	0	50
Tier 1 capital, column A	9.16	12.48	1	9.16	13.31	2	9.36	13.11	3	9.52	13.08	1	10.21	13.19	7	
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	0	50
Total capital, column A	11.39	14.27	3	11.79	15.21	2	11.88	14.91	3	12.53	15.23	7	12.50	14.63	14	
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	0	50
Tier 1 leverage	7.74	9.22	15	8.02	9.07	21	8.14	8.98	29	8.21	9.13	22	8.57	10.39	10	
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72						

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			10,943			11,107			14,633			15,840				10,887	-1.48	69.90
Other insurance activities income			10,943			11,107			14,633			15,840				10,887	-1.48	69.90
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			241,906			235,763			236,842			154,548				152,101	2.61	193.64

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			40				
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income	2.26	0.36	92	2.41	0.38	93	2.35	0.36	93	2.88	0.41	93	2.72	0.37	92		
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	0.03	47		
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			100				
Other premium income / Total premium income	67.17			68.86			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.26	12.02	83	23.42	11.72	93	22.24	12	90	17.48	11.03	76	20.92	11.53	84		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	0	49		

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87				0
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				2.53
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18				
Commercial and industrial loans		0.13			0.86			0.79			0.64				2.35
Foreign governments and institutions		0.05			0			0			0				
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40				-47.91
Total selected assets.....		21.10			3.36			9.48			2.04				-25.04
Deposits		-2.72			10.74			0.73			3.46				2.53

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,017,692	1,960,954	1,946,034	1,932,432	1,760,285	2.89	
1–4 family residential loans		2,017,692	1,960,954	1,946,034	1,932,432	1,760,285	2.89	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		13.86	16.35	15.51	18.29	21.62		
1–4 family residential loans		13.86	16.35	15.51	18.29	21.62		
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		46.79	42.69	42.06	40.53	44.53		
1–4 family residential loans		1.34	1.12	1.17	1.15	1.23		
Home equity lines		0	0	0	0.10	0.08		
Credit card receivables.....		1.11	1.12	1.16	1.23	2.06		
Auto loans and other consumer loans.....		6.54	8.44	7.94	12.31	8.44		
Commercial and industrial loans		44.22	46.62	47.67	44.68	43.66		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0	0	0	0	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		46,303	16,770	36,457	59,353	88,381	176.11	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....		46,303	16,770	36,457	59,353	88,381	176.11	
90+ Days Past Due Securitized Assets								
1–4 family residential loans		47,663	83,467	78,094	118,227	37,422	-42.90	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Total 90+ days past due securitized assets		47,663	83,467	78,094	118,227	37,422	-42.90	
Total past due securitized assets.....		93,966	100,237	114,551	177,580	125,803	-6.26	
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Total net losses on securitized assets.....		0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.29	0.86	1.87	3.07	5.02
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.29	0.86	1.87	3.07	5.02
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.36	4.26	4.01	6.12	2.13
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	2.36	4.26	4.01	6.12	2.13
Total past due securitized assets percent of securitized assets	4.66	5.11	5.89	9.19	7.15
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.79	0.38	0.80	1.55	2.61
Home equity lines	0.44	0.72	0.58	0.35	0.42
Credit card receivables		0		0.01	56.27
Commercial and industrial loans	0.51	0.92	0.24	0.19	0.38
All other loans and leases	0.07	0.14	0.08	0.11	0.77
Total managed loans past due 30–89 days	0.44	0.31	0.40	0.71	1.60
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.42	1.96	2.43	3.42	1.08
Home equity lines	0	0	0	0	0
Credit card receivables		0		0.01	3.51
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0.66	0.83	1.02	1.39	0.48
Total Past Due Managed Assets	1.10	1.15	1.42	2.09	2.08
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.01	0	0.01	0
Home equity lines	-0.05	-0.01	0.11	0.04	0.14
Credit card receivables		191.76		2.22	4.24
Commercial and industrial loans	0.24	0.11	0.08	0.19	0.62
All other loans and leases	0.02	0.02	0.02	0.13	0.08
Net Losses on Managed Assets Percent of Total Managed Assets	0.02	0.02	0.02	0.09	0.10

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		5,000	13,000	27,774	26,300	33,216	-61.54	-72.26
Dividends		5,000	13,000	27,774	26,300	33,216	-61.54	-72.26
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		1,957	2,045	2,060	3,090	2,131	-4.30	2910.77
Dividends		1,957	2,045	2,060	3,090	2,131	-4.30	2910.77
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		6,957	15,045	29,834	29,390	35,347	-53.76	-61.54
Securities gains (losses)		0	0	0	0	0		
Other operating income		-38	2,339	3,119	3,119	1,128		
Total operating income		6,919	17,384	32,953	32,509	36,475	-60.20	-62.33
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		6,887	7,212	9,616	7,954	5,982	-4.51	104.12
Other expenses		5,891	3,280	4,605	4,797	6,443	79.60	62.96
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		12,778	10,492	14,221	12,751	12,425	21.79	82.83
Income (loss) before taxes		-5,859	6,892	18,732	19,758	24,050		
Applicable income taxes (credit)		-3,418	-2,080	-2,807	-2,452	2,001		
Extraordinary items								
Income before undistributed income of subsidiaries		-2,441	8,972	21,539	22,210	22,049		
Equity in undistributed income of subsidiaries		118,462	112,380	156,568	93,692	26,378	5.41	162.76
Bank subsidiaries		118,708	112,939	156,648	94,549	26,276	5.11	168.10
Nonbank subsidiaries		-246	-559	-80	-857	102		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		116,021	121,352	178,107	115,902	48,427	-4.39	105.49
Memoranda								
Bank net income		123,708	125,939	184,422	120,849	59,492	-1.77	98.57
Nonbank net income		1,711	1,486	1,980	2,233	2,233	15.14	96.44
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,219,120	95.39	1,077,922	92.28	1,121,888	90.94	967,519	812,396	13.10	80.22	
Common and preferred stock	1,219,120	95.39	1,077,922	92.28	1,121,888	90.94	967,519	812,396	13.10	80.22	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	7,589	0.59	7,527	0.64	7,998	0.65	8,095	8,960	0.82	17.62	
Common and preferred stock	7,589	0.59	7,527	0.64	7,998	0.65	8,095	8,960	0.82	17.62	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	17	0	50,901	4.36	64,170	5.20	50,914	38,930	-99.97	-99.83	
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	26,915	2.11	24,677	2.11	25,858	2.10	28,160	22,063	9.07	-6.35	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	-100.00	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	24,414	1.91	7,119	0.61	13,706	1.11	7,818	1,466	242.94	1106.23	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,278,055	100.00	1,168,146	100.00	1,233,620	100.00	1,062,506	883,815	9.41	76.48	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	2,000	-100.00	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	150,410	11.77	159,121	13.62	159,231	12.91	158,791	100,000	-5.47	50.41	
Other liabilities	25,906	2.03	6,442	0.55	15,177	1.23	7,129	7,061	302.14	2650.11	
Balance due to subsidiaries and related institutions	87,424	6.84	86,177	7.38	86,488	7.01	85,241	88,271	1.45	2.29	
Total liabilities	263,740	20.64	251,740	21.55	260,896	21.15	251,161	197,332	4.77	39.98	
Equity Capital	1,014,315	79.36	916,406	78.45	972,724	78.85	811,345	686,483	10.68	89.31	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	70	0.01	70	0.01	70	0.01	70	70	0.00	2.94	
Common surplus	322,175	25.21	288,968	24.74	288,995	23.43	288,564	287,671	11.49	24.78	
Retained earnings	825,178	64.57	652,402	55.85	709,158	57.49	535,423	419,522	26.48	191.10	
Accumulated other comprehensive income	-37,705	-2.95	29,577	2.53	30,019	2.43	28,169	18,269			
Other equity capital components	-95,403	-7.46	-54,611	-4.68	-55,518	-4.50	-40,881	-39,049			
Total liabilities and equity capital	1,278,055	100.00	1,168,146	100.00	1,233,620	100.00	1,062,506	883,815	9.41	76.48	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	87,424	6.84	86,177	7.38	86,488	7.01	85,241	88,271	1.45	2.29	
Notes payable to subsidiaries that issued TPS	87,424	6.84	86,177	7.38	86,488	7.01	85,241	88,271	1.45	2.29	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	15.64	11.02	87	18.67	12.52	89	20.12	11.94	92	15.89	7.29	93	7.62	10.58	19
Bank net income / Average equity investment in banks	13.95	11.60	72	16.39	12.35	80	17.67	11.80	86	13.78	7.45	88	7.71	10.85	17
Nonbank net income / Average equity investment in nonbanks	31.30	9.71	88	26.99	13.18	83	26.49	13.12	78	27.15	9.75	85	24.43	12.07	76
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			15.16	
Bank net income / Parent net income	106.63	98.76	75	103.78	96.45	69	103.55	96.79	65	104.27	88.16	61	122.85	103.77	95
Nonbank net income / Parent net income	1.47	2.50	63	1.22	3.22	55	1.11	3.40	57	1.93	3.59	59	4.61	1.08	86
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			92.33	
Leverage															
Total liabilities / Equity capital	26	18.39	78	27.47	16.51	81	26.82	16.81	80	30.96	20.06	79	28.75	9.66	94
Total debt / Equity capital	14.83	12.61	70	17.36	11.37	76	16.37	11.71	75	19.57	14.41	75	14.86	3.93	88
Total debt + notes payable to subs that issued TPS / Equity capital	23.45	14.76	80	26.77	13.41	84	25.26	13.63	81	30.08	16.67	80	27.72	7.99	95
Total debt + Loans guaranteed for affiliate / Equity capital	14.83	12.68	69	17.36	11.46	76	16.37	11.77	75	19.57	14.68	75	14.86	3.97	88
Total debt / Equity capital – excess over fair value	14.83	12.75	70	17.36	11.47	76	16.37	11.81	75	19.57	14.52	75	14.86	3.93	88
Long-term debt / Equity capital	14.83	11.91	72	17.36	10.65	77	16.37	10.95	76	19.57	13.56	76	14.57	3.86	88
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0.29	0.01	93
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt	32.51	39.59	40	22.83	40.69	32	25.37	39.86	34	15.42	34.67	32	25.91	14.37	72
Double Leverage															
Equity investment in subs / Equity capital	120.94	104.01	92	118.45	103.15	93	116.16	103.22	91	120.25	102.81	95	119.65	104.21	93
Total investment in subs / Equity capital	120.94	109.29	84	118.45	108.29	84	116.16	108.40	83	120.25	110.16	84	119.65	104.48	93
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.37	0.39	84	1.04	0.27	88	0.88	0.29	81	1.42	0.47	84	2.79	0.44	93
Equity investment in subs – equity cap / Net income-div (X)	1.37	1.15	63	1.08	0.85	72	0.90	1.05	58	1.42	1.82	52	3.81	1.47	87
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	80.90	130.36	27	130.94	152.56	47	192.32	152.85	68	274.18	136.59	91	135.23	153.39	56
Cash from ops + noncash items + op expense / Op expense + dividend	183.41	118.32	75	166.13	155.61	63	235.32	154.48	79	227.82	147.24	84	159.08	152.31	65
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.94	105.80	51	76.57	94.59	31	87.62	98.54	35	147.82	134.08	66	57.94	105.99	16
Pretax operating income + interest expense / Interest expense	14.93	1,565.66	13	195.56	1,645.53	15	294.80	1,835.33	17	348.40	2,016.32	20	502.04	17,211.14	18
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	41.12	1,454.22	12	167.07	1,896.20	12	236.63	1,770.77	14	257.57	1,539.23	18	301.98	2,481.22	13
Dividends + interest from subsidiaries / Interest expense + dividends	101.02	150.57	35	129.87	174.48	43	213.27	174.12	66	369.50	150.43	92	185.55	196.13	64
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.18	3.60	48	3.65	3.29	61	4.71	3.44	63	4.43	3.85	61	6.68	1.59	86
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.30	46	0	0.60	47	0	0.17	46	0	0.10	46	0	0	50
Nonaccrual	0	0.65	42	0	1.04	44	0	0.92	42	0	1.03	40	0	8.16	42
Total	0	0.95	38	0	1.64	41	0	1.09	39	0	1.13	37	0	8.16	42
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.05	1.77	45	0.06	1.76	47	0.06	1.76	48	0.07	2.66	46	0.10	0.13	70
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			48.74	69.90	37	20.30	66.37	11	0	81.10	1	59.27	65.39
Dividends declared / Net income	0	31.93	3	3.60	27.22	10	2.46	28.27	8	0	42.29	4	26.98	25.65	49
Net income – dividends / Average equity.....	15.64	7.51	93	18	9.25	90	19.63	8.62	95	15.89	4.14	95	5.56	7.61	23
Percent of Dividends Paid															
Dividends from bank subsidiaries		133.26			297.28	160.45	79	635.12	155.92	95		132.17		254.18	160.93
Dividends from nonbank subsidiaries		2.76			46.76	6.19	90	47.11	4.90	93		3.41		16.31	2.59
Dividends from subsidiary holding companies.....		4.73			0	6.32	45	0	5.91	45		4.85		0	0
Dividends from all subsidiaries		183.35			344.04	213.42	79	682.23	203.53	95		174.85		270.49	209.89
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	4.04	43.79	18	10.32	43.30	16	15.06	45.96	16	21.76	60.28	16	55.83	45.88	59
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.09	32
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	4.04	52.71	13	10.32	48.70	16	15.06	51.33	16	21.76	62.88	15	55.83	48.40	57
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	114.38	47.96	85	137.62	66.90	83	104.04	62.63	79	138.38	56.39	85	95.43	76.61	53
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries	114.38	64.26	76	137.62	94.31	77	104.04	87.22	71	138.38	79.84	79	95.43	83.73	52
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55				36.58			38.10			43.51			65.48
Interest income from subsidiary holding companies		15.40				5.06			5.26			8.40			0
Management and service fees from subsidiary holding companies.....		0.27				0.75			0.73			0.44			0
Other income from subsidiary holding companies.....		-3				-0.41			-0.40			0.01			0
Operating income from subsidiary holding companies.....		85.23				47.30			58.37			55.20			65.48
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	72.26	67.73	33	74.78	72.55	31	84.28	74.16	34	80.90	69.76	34	91.07	77.61	33
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.23	32
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	72.26	81.70	25	74.78	82.68	25	84.28	83.13	27	80.90	82.20	25	91.07	94.06	23
Dividends from nonbank subsidiaries	28.28	2.90	92	11.76	3.56	86	6.25	3.07	84	9.51	1.95	87	5.84	1.13	86
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	28.28	4.41	90	11.76	5.69	83	6.25	4.67	80	9.51	4.70	81	5.84	1.56	84
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13		4,413.55	1,178.56	90
Loans and advances from subsidiaries / Total debt	58.12	27.96	79	54.16	28.03	76	54.32	26.38	78	53.68	27.08	77	86.54	70.71	70